

United States Bankruptcy Court  
Eastern District of Pennsylvania

TeNeka McDaniel,

*Debtor.*

Chapter 13  
Case No. 22-11967-DJB

**CERTIFICATION OF SERVICE**

I, Michael A. Cibik, certify that on July 11, 2025, I did cause a true and correct copy of the documents described below to be served on the parties listed on the mailing list exhibit, a copy of which is attached and incorporated as if fully set forth herein, by the means indicated and to all parties registered with the Clerk to receive electronic notice via the CM/ECF system:

- Motion to Modify Plan After Confirmation and Proposed Order
- Notice of Motion to Modify Plan After Confirmation
- Modified Chapter 13 Plan

I certify under penalty of perjury that the above document(s) was sent using the mode of service indicated.

Date: July 11, 2025

*/s/ Michael A. Cibik*

Michael A. Cibik (#23110)  
Cibik Law, P.C.  
1500 Walnut Street, Suite 900  
Philadelphia, PA 19102  
215-735-1060  
mail@cibiklaw.com

**U.S. Trustee**

Robert NC Nix, Sr. Federal Building  
900 Market Street  
Suite 320  
Philadelphia, PA 19107  
Method of Service: CM/ECF

**Kenneth E. West**

190 N. Independence Mall West  
Suite 701  
Philadelphia, PA 19106  
Method of Service: CM/ECF

**Synchrony Bank**

c/o AIS InfoSource, LP as agent  
4515 N Santa Fe Ave  
Oklahoma City, OK 73118  
Method of Service: First Class Mail

**American Express National Bank**

c/o Zwicker & Associates, P.C.  
80 Minuteman Road, P.O. Box 9043  
Andover, MA 01810-1041  
Method of Service: First Class Mail

**Wells Fargo Bank, N.A.**

Default Document Processing  
MAC# N9286-01Y  
P.O. Box 1629  
Minneapolis, MN 55440-9790  
Method of Service: CM/ECF

**Philadelphia Federal Credit Union**

12800 Townsend Rd  
Phila., PA 19154  
Method of Service: CM/ECF

**I.R.S.**

P.O. Box 7346  
Philadelphia, PA 19101-7346  
Method of Service: First Class Mail

**Water Revenue Bureau**

c/o City of Philadelphia Law Department  
1401 John F. Kennedy Blvd., 5th Floor  
Tax & RevenueMSB Unit Bankruptcy Group,  
Philadelphia, PA 19102-1595  
Method of Service: First Class Mail